

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: §
JENNIFER L MCCARREL § Case No. 17-80461
Debtor §
§

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
Northern District of Illinois
Western Division
327 S. Church Street, Room 1100
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:00 AM on 01/31/2018 in Courtroom 3100,

United States Bankruptcy Court
327 S Church Street
Rockford IL 61101

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/18/2017

By: /S/ BERNARD J. NATALE
TRUSTEE

BERNARD J. NATALE, TRUSTEE
1639 N ALPINE RD SUITE 401
EDGEBROOK OFFICE CENTER
ROCKFORD, IL 61107

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re:	§	
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JENNIFER L MCCARREL	§	Case No. 17-80461
	§	
Debtor	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	8,500.00
and approved disbursements of	\$	0.00
leaving a balance on hand of ¹	\$	8,500.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	Capital One Auto Finance, A Division Of Capital On	\$ 12,233.95	\$ 12,233.95	\$ 0.00	\$ 0.00

Total to be paid to secured creditors	\$	0.00
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Remaining Balance	\$	8,500.00
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Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 1,516.55	\$ 0.00	\$ 1,516.55
Trustee Expenses: BERNARD J. NATALE	\$ 12.35	\$ 0.00	\$ 12.35
Attorney for Trustee Fees: BERNARD J. NATALE LTD	\$ 2,887.50	\$ 0.00	\$ 2,887.50
Attorney for Trustee Expenses: BERNARD J. NATALE LTD	\$ 22.37	\$ 0.00	\$ 22.37

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Total to be paid for chapter 7 administrative expenses	\$ <u>4,438.77</u>
Remaining Balance	\$ <u>4,061.23</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 3,199.38 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Discover Bank	\$ 268.22	\$ 0.00	\$ 268.22
3	PYOD LLC As Assignee	\$ 486.58	\$ 0.00	\$ 486.58
4	Capital One, N.A.	\$ 2,444.58	\$ 0.00	\$ 2,444.58

Total to be paid to timely general unsecured creditors	\$ <u>3,199.38</u>
Remaining Balance	\$ <u>861.85</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 834.47 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 100.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	Robert Wanat	\$ 834.47	\$ 0.00	\$ 834.47

Total to be paid to subordinated unsecured creditors \$ 834.47

Remaining Balance \$ 27.38

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.9 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 27.38 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

Prepared By: /S/ BERNARD J. NATALE
TRUSTEE

BERNARD J. NATALE, TRUSTEE
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ROCKFORD, IL 61107

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CASE No: 17-80461

CASE NAME: JENNIFER L. MCCARREL

PROOF OF SERVICE

STATE OF ILLINOIS)
) SS
COUNTY OF WINNEBAGO)

The undersigned, being first duly sworn on oath deposes and states that she served the attached **Notice of Trustee's Final Report and Applications for Compensation** sending a true and correct copy of said via U S Mail, E-mail, or ECF, as per attached:

SEE ATTACHED MATRIX (ALL ECF NOTICE WILL BE MADE TO ALL PARTIES LISTED WITH THE U S CLERK'S OFFICE FOR ECF NOTICE.)

That she sealed said envelopes and placed sufficient U.S. postage on them; that she deposited said envelopes so sealed and stamped in the United States Mail at Rockford, Illinois, on the 10th day of January 10, 2018.

/s/ Mary Jane D'Angelo

SUBSCRIBED and SWORN to before me
10th day of January, 2018.
/s/ Denise M Bennett
Notary Public

My commission expires July 15, 2018

Discover Bank
Discover Products Inc
P O Box 3025
New Albany OH 43054-3025

PYOD LLC as Assignee
Resurgent Capital Services
P O Box 19008
Greenville SC 29602

Capital One NA
% Becket & Lee LLP
P O Box 3001
Malvern PA 19355-0701

Robert Wanat
7409 Manor Rd
Crystal Lake IL 60014

Jennifer McCarrel
5410 Avalon Lane
Lake in the Hills IL 60156

David H Cutler
Cutler & Associates Ltd
4131 Main St
Skokie IL 60076

U S Trustee
780 Regent St, Ste 304
Madison WI 53715